



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** CUSTOMERS BANCORP, INC

**City/State** WEST READING, PA

## Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 19,660,915

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CUSTOMERS BANCORP, INC  
701 READING AVENUE  
WEST READING, PA 19611

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## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	18,897,837	13,102,380	15,565,125	10,662,249	10,451,855
Net income (\$000) .....	97,936	25,817	132,578	79,327	71,695
Number of BHCs in peer group .....	131	127	128	125	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.88	2.65	65	2.65	2.84	32	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8
+ Non-interest income .....	0.08	1.11	0	0.55	1.14	21	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43
- Overhead expense .....	1.42	2.24	7	1.98	2.63	17	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25
- Provision for credit losses .....	-0.01	-0.15	74	0.80	0.85	53	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30
+ Securities gains (losses) .....	0.27	0.01	98	0.13	0.03	90	0.13	0.02	96	0.01	0.01	67	-0.18	0	1
+ Other tax equivalent adjustments .....	0	0	83	0	0	10	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.84	1.79	59	0.54	0.64	34	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5
Net operating income .....	1.44	1.36	62	0.39	0.48	33	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5
Net income .....	1.04	1.35	19	0.39	0.50	32	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.53	3.14	71	4	3.78	68	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37
Interest expense .....	0.57	0.27	89	1.23	0.66	90	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97
Net interest income (tax equivalent) .....	2.96	2.85	54	2.77	3.10	27	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.24	0.13	75	0.52	0.28	79	0.40	0.27	75	0.08	0.21	34	0.04	0.09	41
Earnings coverage of net loan and lease losses (X) .....	9.11	4.52	34	3.01	21.56	17	4.36	22.91	20	16.16	24.40	53	26.24	29.27	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.74	1.39	10	1.08	1.51	21	0.92	1.58	12	0.59	0.83	30	0.47	0.94	6
Allowance for loan and lease losses / Total loans and leases .....	0.74	1.37	11	1.05	1.48	21	0.91	1.55	12	0.56	0.81	28	0.47	0.93	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.27	0.63	15	0.57	0.66	47	0.45	0.71	31	0.22	0.57	13	0.33	0.57	32
30–89 days past due loans and leases / Total loans and leases .....	0.07	0.27	16	0.29	0.36	46	0.18	0.39	22	0.34	0.43	48	0.16	0.32	30
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	32.37	-1.82	95	46.31	6.94	95	40.82	3.20	95	28.52	14.45	84	34.65	13.54	94
Net short-term noncore funding dependence .....	20.13	-8.21	97	17.24	-2.29	92	13.18	-4.76	90	21.29	3.38	91	32.13	8.57	98
Net loans and leases / Total assets .....	85.66	59.81	98	84.51	63.21	98	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.39	9.11	28	8.79	9.03	46	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36
Holding company equity capital / Total assets .....	6.36	10.88	2	5.63	11.06	1	6.06	11.16	2	9.14	12.43	13	9.73	11.21	29
Total equity capital (including minority interest) / Total assets .....	6.36	11.01	0	5.63	11.18	0	6.06	11.29	0	9.14	12.57	9	9.73	11.30	28
Common equity tier 1 capital / Total risk-weighted assets .....	9.56	12.69	3	7.77	12.01	0	8.08	12.38	0	7.98	12.17	0	8.96	12.37	6
Net loans and leases / Equity capital (X) .....	13.47	5.51	99	15.01	5.78	99	14.04	5.58	99	9.49	5.21	96	8.89	6.70	87
Cash dividends / Net income .....	6.83	25.30	16	27.87	60.26	24	10.59	42.30	14	18.23	33.12	24	20.17	24.05	42
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				35.12
<b>Growth Rates</b>															
Assets .....	9.82	9.29	57	60.10	17.07	94	60.05	16.68	95	17.16	9.26	81	-0.06	9.35	9
Equity capital .....	24.10	9.31	88	1.66	6.16	33	6.11	6.99	51	10.03	10.49	65	3.89	12.50	14
Net loans and leases .....	11.31	0.79	84	56.42	13.26	92	56.96	9.07	96	17.52	9.10	83	-1.90	10.51	5
Noncore funding .....	-21.23	-23.76	53	107.79	-2.41	98	140.76	-12.18	99	-0.53	6.59	41	-11.76	6.76	27
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	2.61	0.03	98
Long-term debt / Equity capital .....	15.72	11.05	74	19.44	13.39	75	17.57	13.56	72	18.59	13.04	73	10.34	3.76	78
Equity investment in subsidiaries / Equity capital .....	108.27	103.07	78	109.84	103.11	85	107.66	102.81	79	112.14	103.22	88	110.93	104.10	77
Cash from ops + noncash items + op expense / Op expense + dividends .....	22.17	130.64	10	313.55	154.33	86	294.61	147.24	92	339.34	190.27	87	193.97	123.74	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	303,369	232,179	507,305	428,671	371,826	30.66	109.48
Income from lease financing receivables.....	2,356	2,348	4,743	2,820	1,408	0.34	1089.90
Fully taxable income on loans and leases.....	304,113	233,361	509,728	429,400	371,284	30.32	110.25
Tax-exempt income on loans and leases.....	1,612	1,166	2,320	2,091	1,950	38.25	329.87
Estimated tax benefit on income on loans and leases.....	566	410	815	735	685	38.04	146.05
Income on loans and leases (tax equivalent).....	306,291	234,937	512,863	432,226	373,919	30.37	110.87
Investment interest income (tax equivalent).....	16,483	10,702	23,503	22,902	33,209	54.02	124.35
Interest on balances due from depository institutions.....	490	2,974	3,301	2,782	4,115	-83.52	-5.59
Interest income on other earning assets.....	1,313	2,378	4,511	6,564	7,393	-44.79	-28.41
Total interest income (tax equivalent).....	324,577	250,991	544,178	464,474	418,636	29.32	109.47
Interest on time deposits of \$250K or more .....	1,045	2,318	3,990	12,273	14,400	-54.92	
Interest on time deposits < \$250K.....	1,828	11,907	17,524	31,710	24,161	-84.65	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	28,438	43,367	70,531	97,480	72,246	-34.42	218.78
Interest on other borrowings and trading liabilities.....	15,820	14,289	36,816	37,983	42,530	10.71	71.79
Interest on subordinated debt and mandatory convertible securities .....	5,377	5,378	10,755	6,983	6,737	-0.02	59.55
Total interest expense.....	52,508	77,259	139,616	186,429	160,074	-32.04	54.73
Net interest income (tax equivalent).....	272,069	173,732	404,562	278,045	258,562	56.60	124.82
Non-interest income.....	7,105	36,002	80,130	78,822	78,665	-80.26	-47.08
Adjusted operating income (tax equivalent) .....	279,174	209,734	484,692	356,867	337,227	33.11	107.66
Overhead expense.....	133,904	129,950	266,611	231,476	219,774	3.04	86.53
Provision for credit losses.....	-869	52,732	62,774	24,227	5,642		
Securities gains (losses) .....	25,378	8,328	20,078	1,001	-18,659	204.73	97507.69
Other tax equivalent adjustments .....	1	-1	0	0	0		
Pretax net operating income (tax equivalent).....	174,238	35,201	176,832	102,855	91,739	394.98	190.82
Applicable income taxes .....	37,684	8,955	43,380	22,793	19,359	320.82	67.09
Tax equivalent adjustments .....	582	429	874	735	685	35.66	153.04
Applicable income taxes (tax equivalent).....	38,266	9,384	44,254	23,528	20,044	307.78	67.96
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	135,972	25,817	132,578	79,327	71,695	426.68	266.22
Discontinued operations, net of applicable income taxes.....	-38,036	0	0	0	0		
Net income attributable to holding company.....	97,936	25,817	132,578	79,327	71,695	279.35	163.77
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	97,936	25,817	132,578	79,327	71,695	279.35	163.77
Investment securities income (tax equivalent).....	16,483	10,702	23,503	22,902	33,209	54.02	124.35
US Treasury and agency securities (excluding mortgage-backed securities) .....	39	0	0	0	0		
Mortgage-backed securities .....	4,064	3,361	5,706	9,341	18,913	20.92	-33.89
All other securities .....	12,380	7,341	17,797	13,561	14,296	68.64	931.67
Cash dividends declared.....	6,690	7,196	14,041	14,459	14,459	-7.03	99.82
Common .....	0	0	0	0	0		
Preferred.....	6,690	7,196	14,041	14,459	14,459	-7.03	99.82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Relative Income Statement and Margin Analysis**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.44	2.92	84	3.83	3.46	75	3.50	3.27	68	4.36	4	75	4.01	4.08	43
Less: Interest expense .....	0.56	0.25	90	1.18	0.61	90	0.90	0.48	89	1.75	0.98	88	1.53	0.75	96
Equals: Net interest income (tax equivalent) .....	2.88	2.65	65	2.65	2.84	32	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8
Plus: Non-interest income .....	0.08	1.11	0	0.55	1.14	21	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43
Equals: adjusted operating income (tax equivalent) .....	2.95	3.82	8	3.20	4.05	12	3.11	4.04	11	3.35	4.41	8	3.23	4.27	13
Less: Overhead expense .....	1.42	2.24	7	1.98	2.63	17	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25
Less: Provision for credit losses.....	-0.01	-0.15	74	0.80	0.85	53	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.27	0.01	98	0.13	0.03	90	0.13	0.02	96	0.01	0.01	67	-0.18	0	1
Plus: other tax equivalent adjustments .....	0	0	83	0	0	10	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.84	1.79	59	0.54	0.64	34	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5
Less: Applicable income taxes (tax equivalent).....	0.40	0.41	55	0.14	0.16	36	0.28	0.23	65	0.22	0.36	12	0.19	0.32	14
Less: Minority interest.....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	46
Equals: Net operating income .....	1.44	1.36	62	0.39	0.48	33	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5
Plus: Net extraordinary items.....	-0.40	0	0	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.04	1.35	19	0.39	0.50	32	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5
Memo: Net income (last four quarters) .....	1.11	1.25	36	0.66	0.81	28	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5
Net income-BHC and noncontrolling (minority) interest .....	1.04	1.37	18	0.39	0.50	32	0.85	0.83	48	0.74	1.20	12	0.69	1.22	5
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.40	93.15	93	95.67	91.74	90	96.31	92.32	91	94.75	91.05	85	94.86	93.23	69
Average interest-bearing funds / Average assets.....	78.86	62.32	91	84.27	65.48	95	81.02	64.06	92	79.09	65.57	89	79.04	70.70	80
Interest income (tax equivalent) / Average earning assets .....	3.53	3.14	71	4	3.78	68	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37
Interest expense / Average earning assets .....	0.57	0.27	89	1.23	0.66	90	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97
Net interest income (tax equivalent) / Average earning assets .....	2.96	2.85	54	2.77	3.10	27	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.82	4.05	38	4.17	4.44	35	3.79	4.27	22	4.64	5.09	23	4.31	4.85	16
Interest-bearing bank balances .....	0.19	0.11	96	1.24	0.50	92	0.69	0.27	94	2.57	2.04	79	1.65	1.88	36
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			1.50	
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	0.70	34
Total earning assets .....	3.52	3.11	75	4	3.74	68	3.62	3.51	55	4.59	4.36	66	4.22	4.33	41
Investment securities (tax equivalent) .....	2.30	1.80	83	3.45	2.51	93	2.84	2.25	89	3.55	2.76	95	3.30	2.69	89
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.39	1.28	8		2.01		0	1.75	1		2.32			2.20	
Mortgage-backed securities .....	1.30	1.56	24	2.23	2.33	31	1.76	2.05	23	3.20	2.61	93	3.30	2.44	96
All other securities .....	2.99	2.91	56	4.11	3.48	79	3.17	3.24	56	4.07	4.06	65	3.76	3.74	56
Interest-bearing deposits .....	0.52	0.24	91	1.25	0.70	88	0.94	0.53	88	1.85	1.10	89	1.71	0.85	96
Time deposits of \$250K or more .....	0.63	0.76	42	1.81	1.67	63	1.47	1.42	51	2.35	1.96	83	1.98	1.57	88
Time deposits < \$250K .....	1.15	0.72	86	1.71	1.58	60	1.68	1.36	76	2.20	1.82	73	1.90	1.42	92
Other domestic deposits .....	0.61	0.17	98	1.41	0.50	96	1.03	0.36	96	2.05	0.93	96	1.72	0.64	98
Foreign deposits .....		0.12			0.59			0.42			1.19			1.85	
Federal funds purchased and repos .....	0.07	0.19	29	0.68	0.85	47	0.18	0.62	10	2.28	1.86	72	1.92	1.03	80
Other borrowed funds and trading liabilities .....	0.67	1.31	28	1.36	1.62	35	0.94	1.50	25	2.49	2.38	59	2.24	2.10	70
All interest-bearing funds .....	0.70	0.40	87	1.40	0.92	85	1.11	0.74	82	2.21	1.49	84	1.94	1.06	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	7,105	36,002	80,130	78,822	78,665
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	1,754	6,782	13,835	12,815	7,825
Trading revenue.....	2,198	-5,331	-3,830	3,172	1,564
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	866	863	1,501	1,356	1,240
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	5,014	375	3,620	2,331	3,638
Other non-interest income.....	-2,727	33,313	65,004	59,148	64,398
Total overhead expenses .....	133,904	129,950	266,611	231,476	219,774
Personnel expense.....	51,994	59,607	126,008	107,632	104,841
Net occupancy expense.....	5,103	6,071	12,892	13,114	11,829
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	117	620	897	1,303	1,297
Other operating expenses.....	76,690	63,652	126,814	109,427	101,807
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	605	897	835	867	827
Average personnel expense per employee.....	85.94	66.45	150.91	124.14	126.77
Average assets per employee.....	31,236.09	14,606.89	18,640.87	12,297.86	12,638.28

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	1.69	17
Overhead expenses / Net Interest Income + non-interest income .....	48.06	59.03	14	62.09	63.28	50	55.11	62.28	25	65	61.29	68	65.30	61.22	69
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.42	2.24	7	1.98	2.63	17	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25
Personnel expense.....	0.55	1.25	2	0.91	1.31	14	0.81	1.30	10	1.01	1.41	15	1	1.46	16
Net occupancy expense.....	0.05	0.24	2	0.09	0.26	3	0.08	0.26	2	0.12	0.28	6	0.11	0.31	4
Other operating expenses.....	0.81	0.73	73	0.98	0.99	70	0.82	0.94	57	1.04	0.97	69	0.99	0.79	78
Overhead less non-interest income .....	1.34	1.10	68	1.43	1.36	60	1.20	1.25	44	1.43	1.32	53	1.35	1.65	25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	47.96	58.45	14	61.96	62.83	53	55.01	61.82	26	64.86	60.64	70	65.17	60.51	70
Personnel expense.....	18.62	33.10	4	28.42	32.43	25	26	32.36	20	30.16	32.39	35	31.09	34.42	25
Net occupancy expense.....	1.83	6.33	4	2.89	6.65	9	2.66	6.58	4	3.67	6.52	9	3.51	7.33	5
Other operating expenses.....	27.51	18.60	90	30.64	23.06	84	26.35	22.28	79	31.03	21.20	88	30.57	18.28	98
Total non-interest income .....	2.55	28.18	0	17.17	27.40	29	16.53	28.83	24	22.09	29.23	40	23.33	20.30	64
Fiduciary activities income .....	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	1.95	20
Service charges on domestic deposit accounts .....	0.63	3.19	10	3.23	3.35	46	2.85	3.27	41	3.59	3.88	44	2.32	3.58	30
Trading revenue.....	0.79	0.72	73	-2.54	1.60	0	-0.79	1.28	1	0.89	1.18	60	0.46	0.03	92
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	0.85	12
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.46	19
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees .....	0.31	0.55	59	0.41	-0.20	79	0.31	0.01	75	0.38	0.28	72	0.37	0.52	60
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets .....	1.80	3.83	41	0.18	2.89	24	0.75	3.92	33	0.65	1.86	32	1.08	1.98	47
Other non-interest income.....	-0.98	9.26	0	15.88	9.31	85	13.41	9.65	76	16.57	10.04	85	19.10	7.05	95
Overhead less non-interest income .....	45.42	29.94	88	44.79	34.19	78	38.47	31.93	68	42.78	31.06	88	41.84	39.75	56
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.63	21.54	46	25.44	18.39	88	24.53	18.63	87	22.16	20.56	63	21.10	18.37	63
Applicable income tax + TE / Pretax net operating income + TE .....	21.96	23.10	35	26.66	22.75	79	25.03	21.18	80	22.87	23.23	46	21.85	21.35	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	3,863,247	4,344,990	4,123,047	4,722,213	5,674,229	-11.09	-26.65	
Commercial and industrial loans .....	7,543,953	6,478,880	6,450,887	1,491,825	1,060,069	16.44	1143.32	
Loans to individuals .....	1,610,149	1,298,713	1,269,374	1,218,620	119,210	23.98	2046.04	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	0	0	0	0	0		-100.00	
Other loans and leases .....	3,949,673	3,167,618	3,988,943	2,618,415	1,691,492	24.69	60.07	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	16,967,022	15,290,201	15,832,251	10,051,073	8,545,000	10.97	101.59	
Less: Allowance for loan and lease losses .....	125,436	159,905	144,176	56,379	39,972	-21.56	229.25	
Net loans and leases .....	16,841,586	15,130,296	15,688,075	9,994,694	8,505,028	11.31	101.01	
Debt securities that reprice or mature in over 1 year .....	1,152,963	605,774	838,444	554,049	653,306	90.33	117.03	
Mutual funds and equity securities .....	0	2,227	3,853	2,406	1,718	-100.00	-100.00	
Subtotal .....	17,994,549	15,738,297	16,530,372	10,551,149	9,160,052	14.34	101.59	
Interest-bearing bank balances .....	394,989	1,022,753	615,264	179,410	44,439	-61.38	54.28	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	373,829	58,985	367,988	23,150	9,988	533.77		
Trading assets .....	38,289	79,523	54,027	39,880	14,437	-51.85	96.43	
Total earning assets .....	18,801,656	16,899,558	17,567,651	10,793,589	9,228,916	11.26	104.33	
Non-interest-bearing cash and due from depository institutions .....	61,318	44,577	78,090	33,095	17,696	37.56	31.11	
Premises, fixed assets, and leases .....	25,945	28,950	29,322	29,621	11,063	-10.38	108.28	
Other real estate owned .....	35	131	57	173	816	-73.28	-99.31	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	771,961	929,901	764,128	664,239	575,014	-16.98	84.42	
Total assets .....	19,660,915	17,903,117	18,439,248	11,520,717	9,833,505	9.82	103.01	
Quarterly average assets .....	19,300,133	14,654,185	18,224,746	11,240,403	9,982,905	31.70	107.36	
Average loans and leases (YTD) .....	16,016,265	11,268,712	13,534,628	9,323,365	8,678,041	42.13	108.67	
<b>Memoranda</b>								
Loans held-for-sale .....	34,540	464,164	79,086	486,328	1,507	-92.56	-98.50	
Loans not held-for-sale .....	16,932,482	14,826,037	15,753,165	9,564,745	8,543,493	14.21	176.92	
Real estate loans secured by 1–4 family .....	413,764	522,743	470,845	555,088	735,321	-20.85	-3.60	
Commercial real estate loans .....	3,442,724	3,815,964	3,645,298	4,160,248	4,931,763	-9.78	-28.70	
Construction and land development .....	101,600	88,032	117,506	79,856	69,798	15.41	-6.99	
Multifamily .....	1,543,333	2,032,320	1,768,839	2,396,710	3,275,971	-24.06	-53.66	
Nonfarm nonresidential .....	1,797,791	1,695,612	1,758,953	1,683,682	1,585,994	6.03	29.50	
Real estate loans secured by farmland .....	6,759	6,283	6,904	6,877	7,145	7.58	-27.83	
Total investment securities .....	1,526,792	666,986	1,210,285	579,605	665,012	128.91	178.64	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	20,114	0	20,034	0	0			
Municipal securities .....	8,554	18,389	18,291	0	0	-53.48		
Mortgage-backed securities .....	661,822	290,136	361,851	278,322	305,374	128.11	36.31	
Asset-backed securities .....	485,881	0	409,512	0	0			
Other debt securities .....	350,421	356,234	396,744	298,877	357,920	-1.63	666.58	
Mutual funds and equity securities .....	0	2,227	3,853	2,406	1,718	-100.00	-100.00	
Available-for-sale securities .....	1,526,792	664,759	1,206,432	577,199	663,294	129.68	178.64	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	20,114	0	20,034	0	0			
Municipal securities .....	8,554	18,389	18,291	0	0	-53.48		
Mortgage-backed securities .....	661,822	290,136	361,851	278,322	305,374	128.11	36.31	
Asset-backed securities .....	485,881	0	409,512	0	0			
Other debt securities .....	350,421	356,234	396,744	298,877	357,920	-1.63	666.58	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	6,271	37,197	32,244	19,308	-29,380	-83.14	-5.04	
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0		-100.00	
Structured notes, fair value .....	15,988	16,924	18,849	20,375	23,047	-5.53	-94.12	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,704,392	567,511	2,359,501	398,283	414,308	376.54	260.21
NOW, ATS and transaction accounts .....	1,958,391	1,547,055	1,061,621	330,372	218,699	26.59	764.85
Time deposits less brokered deposits < \$250K .....	-1,975,945	-1,106,028	-1,440,650	-9,806	64,623		
MMDA and other savings accounts .....	8,588,529	6,985,121	7,239,380	6,253,565	4,778,982	22.95	182.10
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	11,275,367	7,993,659	9,219,852	6,972,414	5,476,612	41.05	179.12
Time deposits of \$250K or more .....	345,533	318,470	297,741	205,162	482,224	8.50	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	250,000	538,000	187,000		-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,872,833	850,000	850,000	521,358	1,273,030	120.33	13.72
Other borrowings w/remaining maturity over 1 year .....	2,117,273	4,543,800	4,539,053	473,630	98,911	-53.40	510.53
Brokered deposits < \$250K .....	2,257,563	2,657,939	1,794,840	1,473,177	1,187,333	-15.06	
Noncore funding .....	6,593,202	8,370,209	7,731,634	3,211,327	3,228,498	-21.23	38.29
Trading liabilities .....	38,802	73,715	57,478	24,565	14,784	-47.36	90.79
Subordinated notes and debentures + trust preferred securities .....	181,534	181,254	181,394	181,116	108,977	0.15	66.95
Other liabilities .....	321,281	276,434	131,804	78,500	47,818	16.22	373.71
Total liabilities .....	18,410,186	16,895,271	17,322,162	10,467,922	8,876,689	8.97	104.47
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	217,471	217,471	217,471	217,471	217,471	0.00	60.77
Common stock .....	33,634	32,790	32,986	32,617	32,253	2.57	20.91
Common surplus .....	519,293	450,665	455,592	444,218	434,313	15.23	41.17
Retained earnings .....	496,845	338,665	438,581	381,519	316,651	46.71	213.88
Accumulated other comprehensive income .....	5,266	-9,965	-5,764	-1,250	-22,663		
Other equity capital components .....	-21,780	-21,780	-21,780	-21,780	-21,209		
Total holding company equity capital .....	1,250,729	1,007,846	1,117,086	1,052,795	956,816	24.10	83.78
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,250,729	1,007,846	1,117,086	1,052,795	956,816	24.10	83.78
Total liabilities and capital .....	19,660,915	17,903,117	18,439,248	11,520,717	9,833,505	9.82	103.01
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,704,392	1,883,982	2,359,502	1,345,208	1,124,243	43.55	260.21
Interest-bearing deposits .....	11,174,071	9,086,086	8,952,931	7,305,545	6,021,926	22.98	86.18
Total deposits .....	13,878,463	10,970,068	11,312,433	8,650,753	7,146,169	26.51	105.53
Long-term debt that reprices within 1 year .....	0	0	0	0	0		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,117,086	1,052,795	1,052,795	956,816	920,964		
Accounting restatements .....	0	-61,475	-61,475	0	0		
Net income .....	97,936	25,817	132,578	79,327	71,695		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	12,865	6,621	11,743	10,269	12,557		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	571	12,976		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	6,690	7,196	14,041	14,459	14,459		
Change in other comprehensive income .....	11,030	-8,716	-4,514	21,413	-20,965		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	18,502	0	0	0	0		
Holding company equity capital, ending balance .....	1,250,729	1,007,846	1,117,086	1,052,795	956,816		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	19.65	36.32	15	24.27	36.22	25	22.36	36.22	21	40.99	37.78	45	57.70	53.63	60
Commercial and industrial loans .....	38.37	12.25	99	36.19	14.99	99	34.98	13.52	99	12.95	12.02	58	10.78	11.42	54
Loans to individuals .....	8.19	3.48	84	7.25	3.53	79	6.88	3.40	79	10.58	4.20	83	1.21	2.65	57
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.47	18
Other loans and leases.....	20.09	4.22	97	17.69	4.66	96	21.63	4.63	96	22.73	5.01	97	17.20	2.64	97
Net loans and leases.....	85.66	59.81	98	84.51	63.21	98	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95
Debt securities over 1 year.....	5.86	17.61	8	3.38	14.01	8	4.55	15.55	9	4.81	14.60	8	6.64	13.20	17
Mutual funds and equity securities .....	0	0.06	14	0.01	0.05	46	0.02	0.05	47	0.02	0.06	48	0.02	0.05	54
Subtotal .....	91.52	78.32	98	87.91	78.43	92	89.65	78.16	94	91.58	79.65	96	93.15	87.24	94
Interest-bearing bank balances .....	2.01	9.11	8	5.71	6.78	41	3.34	7.51	24	1.56	3.06	38	0.45	2.30	21
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less .....	1.90	1.53	66	0.33	1.83	17	2	1.68	67	0.20	1.91	15	0.10	2.14	11
Trading assets .....	0.19	0.60	56	0.44	1.09	50	0.29	1.01	49	0.35	1.19	62	0.15	0.02	89
Total earning assets.....	95.63	91.43	93	94.39	90.72	92	95.27	91.05	96	93.69	89.53	88	93.85	92.24	70
Non-interest cash and due from depository institutions.....	0.31	1.01	6	0.25	1.08	4	0.42	1.07	7	0.29	1.14	5	0.18	1.25	3
Other real estate owned.....	0	0.02	14	0	0.03	13	0	0.02	11	0	0.03	15	0.01	0.04	32
All other assets.....	4.06	7.50	8	5.36	8.16	19	4.30	7.82	6	6.02	9.27	16	5.97	6.39	42
<b>Memoranda</b>															
Short-term investments .....	3.91	12.01	11	6.04	10.58	32	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities) .....	0.10	0.77	36	0	0.48	12	0.11	0.63	37	0	0.54	13	0	1.67	7
Municipal securities .....	0.04	1.72	22	0.10	1.45	25	0.10	1.69	26	0	1.34	7	0	2.66	4
Mortgage-backed securities .....	3.37	12.97	7	1.62	11.11	7	1.96	11.75	6	2.42	11.44	8	3.11	8.73	13
Asset-backed securities .....	2.47	0.38	91	0	0.27	25	2.22	0.32	91	0	0.28	25	0	0.26	33
Other debt securities .....	1.78	0.52	87	1.99	0.39	91	2.15	0.42	94	2.59	0.39	93	3.64	0.52	94
Loans held-for-sale.....	0.18	0.42	45	2.59	0.48	95	0.43	0.52	57	4.22	0.39	96	0.02	0.29	27
Loans held for investment .....	86.12	59.85	98	82.81	63.46	98	85.43	61.72	98	83.02	63.50	96	86.88	73.24	95
Real estate loans secured by 1–4 family .....	2.10	11.69	10	2.92	12.29	14	2.55	11.91	13	4.82	13.29	20	7.48	16.83	18
Revolving .....	0.11	1.45	15	0.17	1.80	17	0.13	1.66	17	0.28	2.07	21	0.30	2.43	14
Closed-end, secured by first liens .....	1.93	9.84	12	2.69	9.99	16	2.34	9.81	14	4.44	10.69	25	7.06	13.60	24
Closed-end, secured by junior liens .....	0.06	0.20	31	0.06	0.26	25	0.09	0.22	35	0.10	0.28	35	0.12	0.41	23
Commercial real estate loans .....	17.51	22.48	34	21.31	21.90	46	19.77	22.22	41	36.11	22.23	82	50.15	33.39	89
Construction and land development .....	0.52	3.35	15	0.49	3.32	16	0.64	3.40	20	0.69	3.44	19	0.71	4.78	8
Multifamily.....	7.85	3.31	87	11.35	3.07	91	9.59	3.12	91	20.80	3.01	97	33.31	5.12	96
Nonfarm nonresidential .....	9.14	14.81	27	9.47	14.50	32	9.54	14.72	30	14.61	14.69	50	16.13	21.85	24
Real estate loans secured by farmland.....	0.03	0.34	40	0.04	0.33	41	0.04	0.33	42	0.06	0.36	46	0.07	0.88	36

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	22.77	59.66	8	28.42	55.37	13	26.04	57.15	12	46.98	57.46	34	66.40	72.88	34
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	2.44	19.82	8	3.42	19.50	9	2.97	19.43	10	5.52	20.75	11	8.61	23.13	14
Real estate loans secured by 1–4 family.....	0.13	2.42	14	0.20	2.79	16	0.15	2.64	15	0.32	3.15	20	0.34	3.34	13
Revolving .....	2.31	17.22	8	3.22	16.49	9	2.82	16.59	10	5.20	17.39	13	8.26	19.33	20
Closed-end.....	20.29	36.54	23	24.96	32.96	32	23.02	34.63	26	41.39	33.52	61	57.72	45.57	79
Construction and land development.....	0.60	5.50	8	0.58	4.97	10	0.74	5.26	10	0.79	5.09	14	0.82	6.53	7
1–4 family.....	0.01	1.11	9	0.01	0.93	14	0.01	0.93	13	0.01	0.94	17	0.05	1.52	10
Other.....	0.59	4.33	9	0.56	3.90	12	0.74	4.19	10	0.78	4.02	14	0.77	4.90	8
Multifamily.....	9.10	5.34	82	13.29	4.72	90	11.17	4.96	88	23.85	4.69	97	38.34	6.76	94
Nonfarm nonresidential .....	10.60	24.14	19	11.09	21.76	25	11.11	22.93	24	16.75	22.15	37	18.56	30.16	13
Owner-occupied.....	4.20	8.14	28	3.54	7.38	27	3.93	7.68	28	5.41	7.72	38	6.36	10.31	22
Other.....	6.39	15.71	16	7.55	14.16	25	7.18	14.95	24	11.35	14.34	39	12.20	19.35	19
Real estate loans secured by farmland.....	0.04	0.59	37	0.04	0.52	36	0.04	0.54	36	0.07	0.55	42	0.08	1.27	34
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans .....	44.46	20.98	96	42.37	23.90	90	40.75	22.17	92	14.84	19.53	38	12.41	16.21	43
Loans to individuals .....	9.49	6.28	73	8.49	6.11	71	8.02	6.13	70	12.12	7.13	76	1.40	3.89	52
Credit card loans .....	0	0.51	50	0	0.64	47	0	0.65	49	0	0.81	46	0	0.04	65
Agricultural loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.69	18
Other loans and leases.....	23.28	8.03	90	20.72	8.93	85	25.20	9.09	89	26.05	9.85	90	19.80	3.74	96
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	282.60	383.17	31	373.40	392.62	42	328.99	381.27	39	430.99	391.26	50	565.59	505.61	66
Real estate loans secured by 1–4 family.....	30.27	124.52	12	44.92	133.24	17	37.57	125.03	15	50.66	138.18	18	73.29	161.34	21
Revolving .....	1.60	15.53	16	2.67	19.64	20	1.88	17.42	18	2.92	21.26	20	2.91	23.52	14
Closed-end.....	28.67	107.53	15	42.26	112.01	18	35.69	106.14	18	47.75	115.20	20	70.39	134.73	25
Commercial real estate loans .....	251.84	238.21	51	327.93	237.30	73	290.87	234.65	59	379.70	229.44	83	491.58	316.03	89
Construction and land development.....	7.43	35.52	18	7.57	35.78	19	9.38	35.62	21	7.29	34.95	20	6.96	44.92	9
1–4 family.....	0.07	7.06	10	0.19	6.74	17	0.07	6.34	13	0.10	6.61	16	0.41	10.21	10
Other.....	7.36	28.07	19	7.37	27.86	21	9.31	28.16	22	7.19	27.32	20	6.55	33.75	9
Multifamily.....	112.90	34.78	91	174.65	33.28	95	141.14	32.74	93	218.75	31.04	97	326.54	48.38	96
Nonfarm nonresidential .....	131.51	157.17	37	145.72	157.33	42	140.35	155.06	40	153.67	152.10	47	158.09	208.15	28
Owner-occupied.....	52.17	52.65	54	46.57	53.29	47	49.60	52.37	50	49.59	53.07	50	54.19	70.68	32
Other.....	79.34	102.08	34	99.14	101.60	48	90.75	100.54	42	104.08	97.41	56	103.90	134.17	34
Real estate loans secured by farmland.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.01	44
Loans to depository institutions and acceptances of other banks.....	551.84	127.07	99	556.78	159.86	99	514.74	139.91	99	136.16	122.02	59	105.66	107.07	54
Commercial and industrial loans .....	117.78	35.29	87	111.61	38.40	87	101.29	37.47	87	111.22	43.51	86	11.88	24.45	58
Loans to individuals .....	0.05	2.61	54	0.02	3.43	49	0.02	3.30	50	0.02	4.34	47	0	0.24	65
Credit card loans .....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	4.49	18
Agricultural loans.....	288.92	46.75	98	272.22	51.14	98	318.29	49.54	97	238.98	52.44	96	168.60	25.58	97
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	17.76	28.84	23	22.03	26.07	37	19.79	27.32	29	36.53	26.45	74	51.35	35.09	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	220.40	187.37	58	289.48	186.18	81	250.05	183.76	71	335.08	178.57	89	437.40	243.62	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	272.57	244.59	53	336.06	244.21	71	299.65	240.85	60	384.67	236.10	83	491.58	318.90	89

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	3.91	12.01	11	6.04	10.58	32	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4
Liquid assets .....	3.82	28.17	1	8.03	24.60	3	5.27	26.22	1	4.61	22.44	1	3.88	15.56	1
Investment securities .....	7.77	19.64	9	3.73	16.55	7	6.56	17.85	9	5.03	16.99	7	6.76	16.02	7
Net loans and leases .....	85.66	59.81	98	84.51	63.21	98	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95
Net loans, leases and standby letters of credit .....	85.74	60.62	98	84.61	64.12	98	85.18	62.48	98	87.09	64.84	98	86.95	73.71	96
Core deposits .....	57.35	74.75	12	44.65	68.08	11	50	70.67	13	60.52	63.09	31	55.69	69.97	9
Noncore funding .....	33.53	10.89	91	46.75	16.68	93	41.93	14.13	93	27.87	19.36	76	32.83	16.58	92
Time deposits of \$250K or more .....	1.76	1.81	56	1.78	2.56	42	1.61	2.11	44	1.78	2.94	28	4.90	4.28	65
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos .....	0	1.20	11	0	1.49	9	1.36	1.47	65	4.67	1.94	81	1.90	0.96	76
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0	0.52	29	0	0.52	26	1.36	0.54	77	4.67	0.48	96	1.90	0.97	76
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	9.53	0.99	96	4.75	2.06	83	4.61	1.24	89	4.53	3.01	69	12.95	3.63	93
Earning assets that reprice within 1 year .....	32.68	38.93	32	36.10	39.71	38	39.63	39.38	48	41.07	39.29	53	34.02	32.35	59
Interest-bearing liabilities that reprice within 1 year .....	2.48	7.04	11	9.83	9.42	65	2.82	8.20	13	12.73	10.19	75	14.85	18.20	53
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year .....	30.20	30.25	46	26.27	28.34	43	36.82	29.11	65	28.34	26.63	54	19.18	12.98	61
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	32.37	-1.82	95	46.31	6.94	95	40.82	3.20	95	28.52	14.45	84	34.65	13.54	94
Net short-term noncore funding dependence .....	20.13	-8.21	97	17.24	-2.29	92	13.18	-4.76	90	21.29	3.38	91	32.13	8.57	98
Short-term investment / Short-term noncore funding .....	17.51	284.81	3	28.50	138.95	14	31.10	184.19	12	8.27	77.77	7	1.82	62.28	1
Liquid assets - short-term noncore funding / Nonliquid assets .....	-19.25	34.02	2	-14.32	23.27	3	-12.54	28.18	3	-17.46	16.97	4	-27.68	4.17	1
Net loans and leases / Total deposits .....	121.35	74.66	96	137.92	82.84	97	138.68	79.43	97	115.54	90.31	89	119.02	92.88	96
Net loans and leases / Core deposits .....	149.37	81.17	96	189.28	93.70	98	170.16	88.34	96	143.35	103.93	88	155.30	106.50	96
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.84			1.82			1.57			0.72			-0.47		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.48	1.94	18	3.47	4.82	40	2.75	4.31	29	1.86	1.36	68	-3.05	-1.95	24
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.04		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	10.76	18
Available-for-sale securities .....	100	84.66	95	99.67	85.75	77	99.68	87.23	75	99.58	85.40	81	99.74	88.32	65
U.S. Treasury securities .....	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities) .....	1.32	4.50	43	0	3.23	11	1.66	4.01	49	0	3.49	13	0	11	7
Municipal securities .....	0.56	8.87	22	2.76	9.39	37	1.51	9.83	30	0	7.75	7	0	16.63	4
Mortgage-backed securities .....	43.35	66.59	14	43.50	67.27	16	29.90	66.64	7	48.02	67.43	21	45.92	54.50	34
Asset-backed securities .....	31.82	2.05	96	0	1.68	25	33.84	1.91	96	0	1.66	24	0	1.54	33
Other debt securities .....	22.95	3.17	95	53.41	2.93	97	32.78	3.01	96	51.57	2.94	96	53.82	3.75	98
Mutual funds and equity securities .....	0	0.32	14	0.33	0.37	65	0.32	0.35	66	0.42	0.40	64	0.26	0.41	64
Debt securities 1 year or less .....	24.48	8.69	86	8.84	11.75	51	30.41	10.55	89	3.99	11.86	28	1.50	13.91	12
Debt securities 1 to 5 years .....	62.79	17.05	97	33.81	18.03	78	28.20	17.03	75	4.76	17.94	28	5.35	23.42	18
Debt securities over 5 years .....	12.72	72.17	3	57.02	66.01	33	41.08	69.86	17	90.83	66.02	88	92.89	58.36	92
Pledged securities .....	1.05	33.87	4	2.54	37.40	8	1.56	35.67	7	3.52	30.57	9	3.47	42.20	9
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-28.93	51.37	9	1,153.84	146.89	98	385.41	183.32	84	272.17	26.69	95	-56.78	16.28	9
Investment securities .....	128.91	33.34	95	-3.50	14.17	17	108.81	23.62	94	-12.84	11.75	4	41.08	8.02	92
Core deposits .....	41.05	16.88	93	34.31	25.99	80	32.23	26.88	75	27.31	11.23	86	7.47	10.40	49
Noncore funding .....	-21.23	-23.76	53	107.79	-2.41	98	140.76	-12.18	99	-0.53	6.59	41	-11.76	6.76	27

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	4,054,371	2,802,975	3,204,252	2,704,716	2,750,638
Commit: Secured commercial real estate loans .....	121,072	238,444	233,107	256,185	184,752
Commit: Unsecured real estate loans .....	191,325	4,105	2,879	1,647	2,000
Credit card lines (reported semiannually, June/Dec) .....	3,042	1,226	2,398	942	100
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	15,115	16,977	17,655	39,215	44,828
Commercial and similar letters of credit .....	9,184	9,641	9,511	9,641	10,831
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	109,737	109,321	106,305	105,305	54,408
Credit derivatives - notional amount (holding company as beneficiary) .....	62,595	61,960	63,778	61,774	40,501
Credit derivative contracts w/ purchased credit protection-investment grade .....	172,332	171,281	170,083	167,079	94,908
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	12,853	3,217	7,748	3,897	3,554
Written options contracts (interest rate) .....	102,709	38,286	102,441	39,300	0
Purchased options contracts (interest rate) .....	102,709	38,286	102,441	39,300	0
Interest rate swaps .....	1,517,261	2,638,893	2,758,393	2,129,565	1,780,086
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	20.62	22.45	51	15.66	21.74	28	17.38	22.01	42	23.48	23.52	58	27.97	17.31	89
Standby letters of credit .....	0.08	0.67	6	0.09	0.72	10	0.10	0.71	7	0.34	0.84	30	0.46	0.35	68
Commercial and similar letters of credit .....	0.05	0.02	84	0.05	0.02	85	0.05	0.02	86	0.08	0.02	88	0.11	0.01	93
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0.56	0.25	77	0.61	0.39	75	0.58	0.35	74	0.91	0.42	82	0.55	0.02	93
Credit derivatives - notional amount (holding company as beneficiary) .....	0.32	0.19	75	0.35	0.33	78	0.35	0.30	76	0.54	0.52	83	0.41	0.01	95
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.88	0.18	86	0.96	0.22	89	0.92	0.25	86	1.45	0.30	89	0.97	0.01	96
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts .....	8.83	49.75	28	15.19	51.68	39	16.11	48.62	41	19.20	68.47	47	18.14	6.51	86
Interest rate contracts .....	8.83	35.96	30	15.19	36.85	42	16.11	34.36	43	19.20	47.31	50	18.14	6.40	86
Interest rate futures and forward contracts .....	0.07	5.17	34	0.02	9.28	27	0.04	6.21	27	0.03	10.67	25	0.04	0.25	49
Written options contracts (interest rate) .....	0.52	1.82	48	0.21	2.30	28	0.56	2.18	41	0.34	2.47	44	0	0.26	20
Purchased options contracts (interest rate) .....	0.52	1.33	64	0.21	1.51	60	0.56	1.46	65	0.34	2.65	59	0	0.07	40
Interest rate swaps .....	7.72	20.67	37	14.74	22.27	49	14.96	20.83	51	18.48	28.86	57	18.10	5.18	88
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	25.31	42.93	25	24.87	41.55	33	23.67	42.82	26	29.01	45.53	37	31.70	25.18	72

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,735,532	2,718,682	2,971,023	2,212,062	1,783,640
Interest rate contracts .....	1,735,532	2,718,682	2,971,023	2,212,062	1,783,640
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	12,853	3,217	7,748	3,897	3,554
Written options .....	102,709	38,286	102,441	39,300	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	102,709	38,286	102,441	39,300	0
Purchased options .....	102,709	38,286	102,441	39,300	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	102,709	38,286	102,441	39,300	0
Swaps .....	1,517,261	2,638,893	2,758,393	2,129,565	1,780,086
Held for trading .....	1,735,532	1,643,682	1,896,023	1,487,062	1,033,640
Interest rate contracts .....	1,735,532	1,643,682	1,896,023	1,487,062	1,033,640
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	0	1,075,000	1,075,000	725,000	750,000
Interest rate contracts .....	0	1,075,000	1,075,000	725,000	750,000
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,907,865	2,889,962	3,141,105	2,379,142	1,878,548
One year or less .....	116,004	308,935	295,969	92,806	274,026
Over 1 year to 5 years .....	1,060,185	1,172,383	1,547,223	1,211,290	791,967
Over 5 years .....	731,676	1,408,644	1,297,913	1,075,046	812,555
Gross negative fair value (absolute value) .....	38,513	124,675	97,761	46,180	16,232
Gross positive fair value .....	38,088	63,294	53,897	23,389	14,694
Held for trading .....	38,088	63,294	53,701	23,389	14,438
Non-traded .....	0	0	196	0	256
Current credit exposure on risk-based capital derivative contracts .....	38,289	65,127	54,223	23,608	14,694
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	99.91	54
Foreign exchange contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	0	46
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards .....	0.74	12.57	26	0.12	12.99	17	0.26	14.05	17	0.18	13.49	14	0.20	11.75	36
Written options .....	5.92	7.49	56	1.41	8.37	26	3.45	8.18	39	1.78	5.91	38	0	11.14	16
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter .....	5.92	7.20	57	1.41	7.94	28	3.45	7.73	42	1.78	5.10	41	0	10.65	16
Purchased options .....	5.92	3.44	73	1.41	3.38	59	3.45	3.42	66	1.78	4.42	56	0	1.29	38
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter .....	5.92	3.04	76	1.41	2.87	62	3.45	2.86	68	1.78	3.35	59	0	1.22	38
Swaps .....	87.42	71.23	58	97.07	69.92	82	92.84	68.76	73	96.27	69.75	76	99.80	65.42	80
Held for trading .....	100	40.60	96	60.46	43.50	50	63.82	43.53	52	67.23	44.16	55	57.95	13.60	82
Interest rate contracts .....	100	34.42	96	60.46	37.56	56	63.82	36.62	62	67.23	37.24	66	57.95	12.87	82
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded .....	0	59.40	3	39.54	56.50	49	36.18	56.47	47	32.77	55.84	44	42.05	86.40	17
Interest rate contracts .....	0	56.19	4	39.54	54.31	50	36.18	53.82	48	32.77	52.22	45	42.05	85.51	17
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	109.93	91.87	93	106.30	89.91	89	105.72	91.48	87	107.55	93.86	91	105.32	82.85	94
One year or less .....	6.68	28.05	29	11.36	30.94	36	9.96	32.05	35	4.20	32.17	19	15.36	12.75	71
Over 1 year to 5 years .....	61.09	26.03	95	43.12	27.26	70	52.08	27.06	89	54.76	30.45	83	44.40	22.66	76
Over 5 years .....	42.16	30.08	65	51.81	28.48	77	43.69	29.56	67	48.60	28.09	70	45.56	36.28	56
Gross negative fair value (absolute value) .....	2.22	1.25	76	4.59	1.76	88	3.29	1.55	83	2.09	0.83	91	0.91	0.66	62
Gross positive fair value .....	2.19	1.68	70	2.33	2.69	47	1.81	2.23	44	1.06	1.19	46	0.82	1.10	34
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	60	0.12	0.07	80	0.08	0.07	78	0.04	0.06	77	0.02	0.01	85
Gross positive fair value (X) .....	0.03	0.07	46	0.06	0.11	41	0.05	0.09	43	0.02	0.07	43	0.02	0.01	77
Held for trading (X) .....	0.03	0.05	61	0.06	0.08	55	0.05	0.07	57	0.02	0.06	57	0.01	0	94
Non-traded (X) .....	0	0.01	5	0	0.02	7	0	0.02	13	0	0.01	5	0	0.01	32
Current credit exposure (X) .....	0.03	0.05	52	0.06	0.08	50	0.05	0.06	52	0.02	0.05	45	0.02	0	85
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	50
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.34	0.63	51	0.59	1.03	46	0.46	0.85	46	0.23	0.73	43	0.18	0.06	83

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	144,176	56,379	56,379	39,972	38,015
Gross losses .....	21,421	30,262	58,429	9,589	4,757
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,309	1,227	3,623	1,769	1,072
Net losses .....	19,112	29,035	54,806	7,820	3,685
Provision for loan and lease losses .....	372	52,732	62,774	24,227	5,642
Adjustments .....	0	79,829	79,829	0	0
Ending balance .....	125,436	159,905	144,176	56,379	39,972
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0	-0.14	80	0.80	0.85	53	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30
Provision for loan and lease losses / Average loans and leases .....	0	-0.25	80	0.94	1.37	39	0.46	0.82	24	0.26	0.24	61	0.07	0.16	27
Provision for loan and lease losses / Net loan and lease losses .....	1.95	77.32	67	181.62	792.43	10	114.54	487.86	3	309.81	130.58	92	153.11	182.69	55
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.74	1.39	10	1.08	1.51	21	0.92	1.58	12	0.59	0.83	30	0.47	0.94	6
Allowance for loan and lease losses / Total loans and leases .....	0.74	1.37	11	1.05	1.48	21	0.91	1.55	12	0.56	0.81	28	0.47	0.93	7
Allowance for loan and lease losses / Net loans and leases losses (X) .....	3.28	15.27	7	2.75	11.83	10	2.63	11.58	7	7.21	8.03	64	10.85	21.35	45
Allowance for loan and lease losses / Nonaccrual assets .....	270	318.67	52	185.36	321.01	30	204.48	299.17	41	262.83	218.72	74	144.83	285.36	35
ALLL / 90+ days past due + nonaccrual loans and leases .....	259.22	260.68	58	181.70	244.42	36	198.98	244.34	46	231.12	151.73	77	129.13	259.30	31
Gross loan and lease losses / Average loans and leases .....	0.27	0.22	68	0.54	0.35	77	0.43	0.34	70	0.10	0.28	29	0.05	0.15	28
Recoveries / Average loans and leases .....	0.03	0.08	27	0.02	0.07	20	0.03	0.07	24	0.02	0.08	17	0.01	0.05	20
Net losses / Average loans and leases .....	0.24	0.13	75	0.52	0.28	79	0.40	0.27	75	0.08	0.21	34	0.04	0.09	41
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses .....	3.95	16.12	10	12.80	15.46	46	37.78	33.98	65	37.19	36.22	62	15.04	51.25	17
Earnings coverage of net loan and lease losses (X) .....	9.11	4.52	34	3.01	21.56	17	4.36	22.91	20	16.16	24.40	53	26.24	29.27	57
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.07	0.03	78	0.71	0.03	99	0.59	0.04	98	0.01	0.01	52	0.01	0.01	59
Real estate loans secured by 1-4 family .....	-0.04	-0.01	22	-0.07	0.01	9	-0.02	0.01	20	-0.01	0.01	34	0.02	0.01	60
Revolving .....	0.40	-0.05	97	0	0.01	47	0	0.01	54	-0.01	0.02	27	-0.14	0.02	7
Closed-end .....	-0.06	-0.01	8	-0.07	0.01	7	-0.02	0	17	-0.01	0	32	0.02	0.01	69
Commercial real estate loans .....	0.09	0.05	75	0.82	0.03	99	0.67	0.07	98	0.01	0.01	56	0.01	0.01	66
Construction and land development .....	-0.04	0	15	-0.04	0	14	-0.03	0	20	-0.05	-0.01	20	-0.06	-0.02	17
1-4 family .....	-0.04	0	2	-0.03	0	5	-0.03	0	5	-0.05	0	3	-0.06	0	3
Other .....	0	-0.01	40	0	0	34	0	0	36	0	-0.01	37	0	-0.02	29
Multifamily .....	0.15	0.01	93	0	0	58	0	0	58	0.02	0	90	0	0	50
Nonfarm nonresidential .....	0.04	0.07	65	1.84	0.05	99	1.39	0.11	99	-0.01	0.02	18	0.05	0.02	75
Owner-occupied .....	0.07	0.01	90	0	0.02	17	0	0.02	37	-0.01	0.01	13	0.05	0.01	90
Other .....	-0.02	0.06	8	1.84	0.03	99	1.39	0.08	99	0	0.01	21	0	0.01	31
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans .....	0.02	0.20	27	0.02	0.46	15	0.01	0.47	8	-0.02	0.37	2	0.10	0.18	49
Loans to individuals .....	2.12	0.78	89	2	1.41	77	2.35	1.13	82	0.64	1.17	33	1.51	0.71	85
Credit card loans .....	5.44	2.18	93	0	3.43	10	0	2.92	9	0	3.11	7	0	1.65	21
Agricultural loans .....		0.03			0.15			0.19			0.08			0.03	
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0	0.28	30

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases.....		11,682		44,080		27,792		33,873		14,044
90+ days past due loans and leases .....		1,933		1,738		1,951		2,943		3,354
Nonaccrual loans and leases.....		46,457		86,266		70,507		21,451		27,600
Total past due and nonaccrual loans and leases.....		60,072		132,084		100,250		58,267		44,998
Restructured 30-89 days past due .....		577		270		769		934		1,189
Restructured 90+ days past due .....		1,186		1,060		1,128		1,259		1,458
Restructured nonaccrual .....		3,687		3,544		3,599		2,046		7,628
Total restructured loans and leases .....		5,450		4,874		5,496		4,239		10,275
30-89 days past due loans held for sale .....		22		0		1,017		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		507		18,925		18,469		1,325		0
Total past due and nonaccrual loans held for sale.....		529		18,925		19,486		1,325		0
Restructured loans and leases in compliance .....		10,985		9,188		9,975		9,050		9,061
Other real estate owned.....		35		131		57		173		816
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases.....	0.07	0.27	16	0.29	0.36	46	0.18	0.39	22	0.34
90+ days past due loans and leases .....	0.01	0.10	40	0.01	0.13	34	0.01	0.12	37	0.03
Nonaccrual loans and leases.....	0.27	0.58	20	0.56	0.61	53	0.45	0.66	35	0.21
90+ days past due and nonaccrual loans and leases.....	0.29	0.73	15	0.58	0.80	40	0.46	0.85	27	0.24
30-89 days past due restructured.....	0	0.01	59	0	0.01	46	0	0.01	55	0.01
90+ days past due restructured .....	0.01	0	84	0.01	0.01	81	0.01	0.01	83	0.01
Nonaccrual restructured.....	0.02	0.12	18	0.02	0.13	21	0.02	0.13	20	0.02
30-89 days past due loans held for sale .....	0	0	81	0	0	41	0.01	0	86	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	81	0.12	0	97	0.12	0.01	95	0.01
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.07	0.27	16	0.29	0.37	46	0.18	0.40	22	0.34
90+ days past due assets .....	0.01	0.10	39	0.01	0.13	32	0.01	0.12	35	0.03
Nonaccrual assets .....	0.27	0.59	20	0.56	0.62	53	0.45	0.67	34	0.21
30+ days past due and nonaccrual assets .....	0.35	1.04	9	0.86	1.21	39	0.63	1.29	20	0.58
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.25	0.43	27	0.49	0.49	58	0.39	0.52	39	0.21
90+ days past due and nonaccrual assets + other real estate owned .....	0.25	0.46	25	0.49	0.52	54	0.39	0.55	37	0.21
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.30	0.52	28	0.54	0.56	49	0.45	0.60	35	0.29
Allowance for loan and lease losses .....	47.23	67.93	34	60.61	65.48	54	57.18	66.66	44	58.30
Equity capital + allowance for loan and lease losses .....	4.30	4.43	56	8.30	4.83	85	6.54	4.97	73	2.96
Tier 1 capital + allowance for loan and lease losses.....	4.16	5.28	40	7.87	5.98	68	6.26	6.05	58	3
Loans and leases + other real estate owned .....	0.35	0.88	12	0.63	0.92	34	0.52	0.97	23	0.33

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.03	0.24	13	0.72	0.39	81	0.33	0.39	53	0.49	0.38	69	0.16	0.29	39
	90+ days past due .....		0.01	0.12	42	0	0.15	33	0	0.16	39	0.02	0.16	44	0.02	0.03	61
	Nonaccrual.....		0.92	0.65	75	1.61	0.63	92	1.38	0.76	85	0.31	0.46	40	0.16	0.48	20
Commercial and industrial	30–89 days past due .....		0	0.17	4	0.01	0.23	9	0.03	0.23	11	0.16	0.31	36	0.17	0.23	53
	90+ days past due .....		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....		0.09	0.64	9	0.12	0.75	14	0.11	0.75	10	0.16	0.83	16	1.38	0.61	80
Individuals	30–89 days past due .....		0.58	0.55	59	0.95	0.58	76	0.87	0.83	57	0.68	0.83	40	2.46	0.68	88
	90+ days past due .....		0.10	0.07	75	0.13	0.13	67	0.14	0.14	66	0.18	0.17	69	2.04	0.03	98
	Nonaccrual.....		0.27	0.18	71	0.50	0.22	80	0.37	0.28	71	0.19	0.17	62	0.72	0.15	90
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.16			0.31			0.17			0.24			0.11	
	90+ days past due .....			0			0.03			0			0			0.01	
	Nonaccrual.....			0.69			0.80			0.49			0.67			0.46	
Foreign governments	30–89 days past due .....			0.01			0			0			0.07				
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03				
Other loans and leases	30–89 days past due .....		0.03	0.11	53	0	0.14	12	0.03	0.18	45	0	0.20	14	0	0.18	23
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....		0	0.13	22	0.05	0.15	52	0.05	0.15	54	0.07	0.13	55	0.19	0.04	87

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.25	0.35	53	1.81	0.60	90	1.75	0.65	89	2.41	0.67	93	1.06	0.52	83
	90+ days past due .....	0.07	0.27	62	0.02	0.29	45	0.04	0.33	54	0.09	0.31	60	0.09	0.04	80
	Nonaccrual .....	2.95	0.82	92	2.33	0.84	91	2.79	0.89	92	1.62	0.73	87	0.95	0.61	77
Revolving	30–89 days past due .....	0	0.29	6	0	0.40	6	1.87	0.48	93	0.77	0.45	80	1.10	0.36	88
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.02	37
	Nonaccrual .....	8.67	1.05	95	8.09	1.27	95	7.64	1.13	94	4.88	1	94	0.88	0.35	83
Closed-end	30–89 days past due .....	0.27	0.36	53	1.92	0.61	90	1.74	0.65	89	2.51	0.70	93	1.06	0.54	81
	90+ days past due .....	0.08	0.29	63	0.02	0.33	48	0.04	0.38	55	0.10	0.35	61	0.09	0.05	79
	Nonaccrual .....	2.63	0.77	93	1.97	0.81	89	2.54	0.87	91	1.42	0.70	86	0.95	0.64	76
Junior lien	30–89 days past due .....	0	0.01	11	0	0.02	22	0	0.02	10	0.03	0.02	71	0	0.02	35
	90+ days past due .....	0	0	36	0	0	31	0	0	32	0	0	66	0	0	80
	Nonaccrual .....	0.04	0.04	59	0.10	0.05	81	0.08	0.04	76	0.08	0.04	73	0.06	0.03	80
Commercial real estate	30–89 days past due .....	0	0.14	6	0.57	0.23	85	0.15	0.26	49	0.24	0.18	70	0.03	0.16	24
	90+ days past due .....	0	0.01	25	0	0.02	22	0	0.02	23	0.01	0.03	51	0.01	0.02	71
	Nonaccrual .....	0.68	0.52	66	1.52	0.43	93	1.20	0.62	85	0.14	0.23	40	0.04	0.41	16
Construction and development	30–89 days past due .....	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.17	21
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual .....	0.06	0.36	47	0	0.25	11	0	0.41	11	0	0.20	12	0	0.18	21
1–4 family	30–89 days past due .....	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.07	32
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	48
	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.04	37
Other	30–89 days past due .....	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.06	28
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0	45
	Nonaccrual .....	0.06	0.29	54	0	0.18	14	0	0.35	12	0	0.17	14	0	0.10	25
Multifamily	30–89 days past due .....	0	0.06	28	0.83	0.08	94	0.17	0.09	77	0.09	0.08	70	0	0.03	36
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual .....	1.40	0.14	97	0.35	0.08	89	1.23	0.11	96	0.17	0.05	84	0.04	0.04	75
Nonfarm non-residential	30–89 days past due .....	0	0.14	7	0.29	0.20	72	0.13	0.23	51	0.46	0.14	90	0.09	0.17	53
	90+ days past due .....	0	0.01	29	0	0.02	27	0	0.02	26	0.02	0.03	63	0.02	0.02	77
	Nonaccrual .....	0.10	0.66	11	3	0.55	98	1.25	0.80	74	0.11	0.28	24	0.06	0.52	17
Owner Occupied	30–89 days past due .....	0	0.04	10	0.29	0.07	92	0.13	0.07	76	0.32	0.07	97	0.02	0.08	41
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0.02	0.01	72	0.02	0	86
	Nonaccrual .....	0.10	0.25	29	0.18	0.24	44	0.14	0.27	32	0.10	0.16	44	0.05	0.20	31
Other	30–89 days past due .....	0	0.09	12	0	0.11	9	0	0.14	11	0.14	0.07	79	0.08	0.07	72
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual .....	0	0.40	4	2.82	0.24	99	1.11	0.44	84	0	0.10	19	0	0.22	29
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.09	32
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0	46
	Nonaccrual .....	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due .....	10.17	0.63	98	0	0.90	8	0	0.95	7	0	1.19	6	0	1.03	23
	90+ days past due .....	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.26	36
	Nonaccrual .....	4.73	0.08	98	0	0.09	35	0	0.05	37	0	0.11	35	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	531,147	461,675	466,797	455,055	445,357										
Retained earnings .....	555,100	406,221	501,831	381,519	316,651										
Accumulated other comprehensive income (AOCI) .....	5,266	-9,965	-5,764	-1,250	-22,663										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,091,513	857,931	962,864	835,324	739,345										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	3,853	14,080	13,789	14,764	16,213										
Accumulated other comprehensive income-related adjustments .....	5,266	-9,966	-5,764	-1,250	-22,663										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,082,394	853,817	954,839	821,810	745,795										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,082,394	853,817	954,839	821,810	745,795										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	217,471	217,471	217,471	217,471	217,471										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	217,471	217,471	217,471	217,471	217,471										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	217,471	217,471	217,471	217,471	217,471										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	72,313	72,131	72,222	72,041	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	83,272	93,840	95,050	88,559	78,272										
Allowance for loan and lease losses in tier 2 capital .....	46,616	74,266	61,537	56,428	40,424										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	202,201	240,237	228,809	217,028	118,696										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	202,201	240,237	228,809	217,028	118,696										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,502,066	1,311,525	1,401,119	1,256,309	1,081,962										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	19,358,388	14,721,720	18,287,996	11,240,403	9,982,905										
Less: Deductions from common equity tier 1 capital .....	3,853	14,080	13,789	14,764	16,213										
Less: Other deductions .....	3,858,733	2,519,844	4,637,090	0	0										
Total assets for leverage ratio .....	15,495,802	12,187,796	13,637,117	11,225,639	9,966,692										
Total risk-weighted assets .....	11,326,769	10,995,105	11,818,749	10,293,587	8,319,793										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.56	12.66	4	7.77	11.98	1	8.08	12.35	1	7.98	12.11	2	8.96	12.37	6
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A .....	11.48	13.44	15	9.74	12.72	3	9.92	13.08	2	10.10	12.78	7	11.58	13.03	27
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	13.26	15.42	13	11.93	14.77	4	11.86	15.23	1	12.20	14.36	13	13	14.48	27
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage .....	8.39	9.11	28	8.79	9.03	46	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....			0			0			0			0				0	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....			0			0			0			0				0	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			0			0			0			0				0	
Other insurance activities income .....			0			0			0			0				0	
Insurance and reinsurance underwriting income .....			0			0			0			0				0	
Premiums .....			0			0			0			0				0	
Credit related insurance underwriting .....			0			0			0			0				0	
Other insurance underwriting .....			0			0			0			0				0	
Insurance benefits, losses, expenses .....			0			0			0			0				0	
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0	
Life insurance assets .....	329,421			275,842			280,067			272,546			264,559			19.42	106.55

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income .....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.46	19		
Premium income / Insurance activities revenue .....	3.14			3.04			2.84			7.32			0			0	
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			50				
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	23.11	11.54	93	22.40	11.35	93	21.27	11.03	92	24.88	11.51	93	26.37	13.70	96		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>Foreign Activities</b>														
Total foreign loans and leases .....	24,674		0		0		0		0					
Real estate loans.....	0		0		0		0		0					
Commercial and industrial loans .....	24,674		0		0		0		0					
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0					
Loans to foreign governments and institutions .....	0		0		0		0		0					
Loans to individuals .....	0		0		0		0		0					
Agricultural loans.....	0		0		0		0		0					
Other foreign loans.....	0		0		0		0		0					
Lease financing receivables.....	0		0		0		0		0					
Debt securities .....	0		0		0		0		87,163					
Interest-bearing bank balances .....	0		0		0		0		0					
Total selected foreign assets .....	24,674		0		0		0		87,163					
Total foreign deposits .....	0		0		0		0		0					
Interest-bearing deposits .....	0		0		0		0		0					
Non-interest-bearing deposits.....	0		0		0		0		0					
<b>Analysis Ratios</b>														
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	1.25	0	0	48	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42		1.19			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>														
Real estate loans .....		0.26			5.29			5.18		27.03				
Commercial and industrial loans .....		1.03			0.59			0.64		0.29			3.83	
Foreign governments and institutions .....		0			0			0		0				
<b>Growth Rates</b>														
Net loans and leases.....		-1.19			10.27			-2.40		22.48		-100	-27.26	8
Total selected assets.....		3.19		-100	5.10	2		2.04	-100	12.40	2	522.24	5.03	97
Deposits .....		9.07			10.22			3.46		10.36			-2.42	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.02	0.02	0.02	0.02	0.04	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		62,982	40,000	65,000	70,000	45,200	57.45	467.41
Dividends .....		62,982	40,000	65,000	70,000	45,200	57.45	467.41
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		62,982	40,000	65,000	70,000	45,200	57.45	467.41
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-2,809	0	0	0	222		
Total operating income .....		60,173	40,000	65,000	70,000	45,422	50.43	442.10
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		4,841	4,841	9,681	5,425	8,178	0.00	65.39
Other expenses .....		1,437	413	1,498	744	1,722	247.94	-50.21
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		6,278	5,254	11,179	6,169	9,900	19.49	8.00
Income (loss) before taxes .....		53,895	34,746	53,821	63,831	35,522	55.11	919.39
Applicable income taxes (credit) .....		-6,454	-1,219	-2,703	-1,391	-2,335		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		60,349	35,965	56,524	65,222	37,857	67.80	705.08
Equity in undistributed income of subsidiaries .....		37,587	-10,148	76,054	14,105	33,838		26.84
Bank subsidiaries .....		37,587	-9,969	74,632	13,434	35,506		26.67
Nonbank subsidiaries .....		0	-179	1,422	671	-1,668		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		97,936	25,817	132,578	79,327	71,695	279.35	163.77
<b>Memoranda</b>								
Bank net income .....		100,569	30,031	139,632	83,434	80,706	234.88	146.65
Nonbank net income .....		0	-179	1,422	671	-1,668		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,354,175	93.43	1,104,834	91.71	1,198,857	91.22	1,178,166	1,059,671	22.57	93.08
Common and preferred stock .....		1,354,175	93.43	1,104,834	91.71	1,198,857	91.22	1,178,166	1,059,671	22.57	93.08
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		0	0	2,227	0.18	3,853	0.29	2,406	1,718	-100.00	-100.00
Common and preferred stock .....		0	0	2,227	0.18	3,853	0.29	2,406	1,718	-100.00	-100.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		82,796	5.71	89,054	7.39	110,626	8.42	62,643	16,684	-7.03	53.28
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		12,498	0.86	8,645	0.72	970	0.07	6,583	3,417	44.57	122.46
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,449,469	100.00	1,204,760	100.00	1,314,306	100.00	1,249,798	1,081,490	20.31	85.86
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	24,960	
Borrowings with maturity over 1 year .....		124,240	8.57	121,215	10.06	124,037	9.44	120,921	98,911	2.50	43.15
Subordinated notes and debentures .....		72,313	4.99	74,750	6.20	72,222	5.50	74,750	0	-3.26	
Other liabilities .....		2,187	0.15	948	0.08	961	0.07	1,332	803	130.70	-82.55
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		198,740	13.71	196,913	16.34	197,220	15.01	197,003	124,674	0.93	100.10
Equity Capital .....		1,250,729	86.29	1,007,847	83.66	1,117,086	84.99	1,052,795	956,816	24.10	83.78
Perpetual preferred stock (income surplus) .....		217,471	15	217,471	18.05	217,471	16.55	217,471	217,471	0.00	60.77
Common stock .....		33,634	2.32	32,791	2.72	32,986	2.51	32,617	32,252	2.57	20.91
Common surplus .....		519,293	35.83	450,665	37.41	455,592	34.66	444,218	434,314	15.23	41.17
Retained earnings .....		496,845	34.28	338,665	28.11	438,581	33.37	381,519	316,651	46.71	213.88
Accumulated other comprehensive income .....		5,266	0.36	-9,965	-0.83	-5,764	-0.44	-1,250	-22,663		
Other equity capital components .....		-21,780	-1.50	-21,780	-1.81	-21,780	-1.66	-21,780	-21,209		
Total liabilities and equity capital .....		1,449,469	100.00	1,204,760	100.00	1,314,306	100.00	1,249,798	1,081,490	20.31	85.86
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	16.62	12.64	78	5.13	4.33	47	12.85	7.29	89	7.94	9.68	23	7.61	11.03	12
Bank net income / Average equity investment in banks .....	15.60	12.37	78	5.36	4.55	45	12.23	7.45	85	7.59	10.51	13	7.74	11.56	10
Nonbank net income / Average equity investment in nonbanks .....	0	13.40	16	-18.97	7.01	4	59.35	9.75	95	36.03	7.89	93	-62.63	10.83	0
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.92			5.62			7.01			8.55			9.40		
Bank net income / Parent net income .....	102.69	96.24	60	116.32	91.35	81	105.32	88.16	63	105.18	82.22	68	112.57	104.73	85
Nonbank net income / Parent net income .....	0	3.10	15	6.35		1.07	3.59	54	0.85	5.93	49		0.99		
Subsidiary holding companies' net income / Parent net income .....		67.52		71.95			68.34			74			90.39		
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.89	16.87	63	19.54	20.37	67	17.65	20.06	66	18.71	20.43	66	13.03	9.50	66
Total debt / Equity capital .....	15.72	11.60	74	19.44	14.50	72	17.57	14.41	72	18.59	14.31	72	12.95	3.94	83
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.72	13.82	68	19.44	16.78	71	17.57	16.67	70	18.59	16.36	71	12.95	7.93	70
Total debt + Loans guaranteed for affiliate / Equity capital .....	15.72	11.69	74	19.44	14.81	72	17.57	14.68	72	18.59	14.56	72	12.95	3.98	83
Total debt / Equity capital – excess over fair value .....	15.72	11.71	73	19.44	14.64	72	17.57	14.52	72	18.59	14.51	71	12.95	3.94	83
Long-term debt / Equity capital .....	15.72	11.05	74	19.44	13.39	75	17.57	13.56	72	18.59	13.04	73	10.34	3.76	78
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	2.61	0.03	98
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt .....	8.55	39.10	24	4.15	29.33	27	4.16	34.67	23	29.89	28.44	52	47.58	15.49	83
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	108.27	103.07	78	109.84	103.11	85	107.66	102.81	79	112.14	103.22	88	110.93	104.10	77
Total investment in subs / Equity capital .....	108.27	108.26	68	109.84	110.49	72	107.66	110.16	64	112.14	111.07	75	110.93	104.38	77
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.53	0.25	71	1.92	0.67	80	0.65	0.47	61	1.61	0.36	91	1.46	0.36	85
Equity investment in subs – equity cap / Net income-div (X) .....	0.57	0.83	46	2.66	3.93	63	0.72	1.82	27	1.97	1.22	80	1.83	1.18	79
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	513.78	138.64	94	331.08	143.95	89	268.45	136.59	89	346.09	177.68	89	196.05	113.37	84
Cash from ops + noncash items + op expense / Op expense + dividend .....	22.17	130.64	10	313.55	154.33	86	294.61	147.24	92	339.34	190.27	87	193.97	123.74	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-113.68	103.17	4	311.58	148.07	83	289.99	134.08	91	200.73	116.34	91	42.30	108.88	12
Pretax operating income + interest expense / Interest expense .....	1,213.30	1,479.01	54	817.74	2,733.67	45	655.94	2,016.32	38	1,276.61	1,968.54	50	534.36	1,631.73	48
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,213.30	1,667.11	55	817.74	1,374.36	50	655.94	1,539.23	39	1,276.61	1,632.83	53	534.36	1,015.91	46
Dividends + interest from subsidiaries / Interest expense + dividends .....	546.20	153.06	94	332.31	169.52	86	274.01	150.43	87	352.04	210.80	84	199.67	140.89	76
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....	14.64	41.77	34	3.59	27.95	18	9.44	35.64	25	5.49	57.11	12	4.96	106.04	13
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	6.42	3.64	74	8.05	3.69	77	8.42	3.85	81	5.43	2.64	75	-0.52	1.59	11
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04			0	
Nonaccrual .....		0.96			0.97			1.03			0.54			0.70	
Total .....		1.17			1.02			1.13			0.58			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.79	15	0.01	2.90	35	0.02	2.66	38	0.02	5.62	33	0.02	0.14	60
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0.01	0.07	78	0.02	0.08	81	0.02	0.19	76	0.02	0	98

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	11.09	78.46	8	20.01	73.92	13	24.84	81.10	12	22.17	57.84	17	38.19	87.25	20
Dividends declared / Net income .....	6.83	25.30	16	27.87	60.26	24	10.59	42.29	14	18.23	33.08	24	20.17	24.10	42
Net income – dividends / Average equity.....	15.49	9.64	84	3.70	1.15	68	11.48	4.14	91	6.49	6.46	50	6.08	8.12	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	941.43	139.49	95	555.86	166.94	90	462.93	132.17	95	484.13	178.13	91	312.61	131.90	89
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries .....	941.43	193.08	95	555.86	205.70	88	462.93	174.85	92	484.13	260.40	86	312.61	144.51	88
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	62.63	36.56	73	133.20	82.59	74	46.55	60.28	38	83.90	66.55	68	56.01	33.37	76
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.11	29
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	62.63	38.35	72	133.20	98.26	70	46.55	62.88	36	83.90	69.36	61	56.01	35.67	74
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		54.17			52.25		0	56.39	15	0	82.95	12		80.47	
Interest income from nonbank subsidiaries.....		2.35			7.62		0	7.38	32	0	20.25	26		0.31	
Management and service fees from nonbank subsidiaries .....		0.63			1.87		0	0.86	39	0	1.92	38		0.17	
Other income from nonbank subsidiaries.....		0.08			0.22		0	0.16	46	0	1.06	43		0.06	
Operating income from nonbank subsidiaries .....		76.16			78.35		0	79.84	8	0	150.41	6		96.62	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			43.51	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	104.67	67.82	99	100	66.84	93	100	69.76	96	100	67.32	97	99.51	72.95	77
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.55	29
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries .....	104.67	81.78	99	100	81.90	87	100	82.20	93	100	78.80	95	99.51	89.39	60
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37		0	854.19	18
Loans and advances from subsidiaries / Total debt .....	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	81.26	15